

**AMENDMENT TO THE CLAIMS**

Please cancel claims 2 and 5-8 without prejudice or disclaimer of their underlying subject matter.

Please amend the claims as follows.

1. (Currently amended) An electronic-money settlement method comprising the steps of:

recording, in a portable electronic device and a management center, information on a deposited amount of money, said information being stored in said portable electronic device in the form of electronic money representing a monetary value; and

recording, in said portable electronic device and said management center, information on a loan made to the user of said portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device,

wherein said management center calculates interest on the loan at a predetermined frequency, and uses the calculation result to update said information on the loan.

2. (Canceled)

3. (Original) An electronic-money settlement method according to Claim 1, wherein, when the loan exceeds a predetermined limit, said management center prohibits the use of electronic money by said portable electronic device.

4. (Original) An electronic-money settlement method according to Claim 1, wherein said management center updates a record of the remaining amount of the electronic money stored in said portable electronic device when being instructed to store electronic money in said portable electronic device, and updates the remaining amount of the electronic money stored in said portable electronic device when being accessed by said portable electronic device so that priority is given to liquidation of the loan.

5-8. (Canceled)

Please add the following new claims.

9. (New) An electronic-money settlement method comprising the steps of:

loading electronic money from a portable electronic device into an information processing apparatus, said electronic money having a monetary value;

establishing a loan when a payment amount exceeds said monetary value of said electronic money, said payment amount being a purchase price of a commodity; and

recording said loan in said portable electronic device.

10. (New) An electronic-money settlement method according to Claim 9, wherein prior to the step of loading said electronic money, the method further includes the step of:

depositing said electronic money into said portable electronic device.

11. (New) An electronic-money settlement method according to Claim 9, further comprising the steps of:

adding said loan to said monetary value, the sum being a balance;

subtracting said payment amount from said balance, the difference being a remaining amount; and

updating said monetary value of said electronic money within portable electronic device with said remaining amount.

12. (New) An electronic-money settlement method according to Claim 11, further comprising the step of:

repaying said loan recorded in said portable electronic device prior to increasing said monetary value of said electronic money.

13. (New) An electronic-money settlement method according to Claim 9, further comprising the steps of:

calculating interest on said loan at a predetermined frequency, and  
using said interest to update an amount of said loan.

14. (New) An electronic-money settlement method according to Claim 9, further comprising the step of:

recording in said portable electronic device a history of use of said portable electronic device a history.

15. (New) An electronic-money settlement method according to Claim 9, further comprising the step of:

prohibiting use of said electronic money by said portable electronic device when said loan exceeds a predetermined limit.

16. (New) An electronic-money settlement method according to Claim 9, the step of loading said electronic money includes the step of:

inducing power into said portable electronic device.

17. (New) An electronic-money settlement apparatus comprising:

information processing means for establishing a loan when a payment amount exceeds a monetary value of electronic money, said payment amount being a purchase price of a commodity;

means for loading said electronic money from a portable electronic device to said information processing means, said electronic money having said monetary value; and

means for recording said loan in said portable electronic device.

18. (New) An electronic-money settlement apparatus according to Claim 17, wherein said portable electronic device is a non-contact memory card having an identification code, power being induced within said non-contact memory card.

19. (New) An electronic-money settlement apparatus according to Claim 17, wherein said information processing means subtracts said payment amount from said balance, the difference being a remaining amount,

said information processing means updating said monetary value of said electronic money within portable electronic device with said remaining amount.

20. (New) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for depositing said electronic money into said portable electronic device.

21. (New) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for calculating interest on said loan at a predetermined frequency, said interest being used to update an amount of said loan.

22. (New) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for prohibiting use of said electronic money by said portable electronic device when said loan exceeds a predetermined limit.

23. (New) An electronic-money settlement apparatus according to Claim 17, further comprising:

means for recording in said portable electronic device a history of use of said portable electronic device a history.